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in the payment processor, if the validating step results in approval of the transaction, [posting a credit] crediting an indicia of monetary value to the corresponding intermediary account in response to the payment transaction.

Add claims 50-55 as follows.

Sub B5
--50. A method according to claim 48 further comprising associating the intermediary account with an end user pre-paid account.--

--51. A method according to 50 wherein the end user pre-paid account is a pre-paid cellular phone account.--

--52. A method according to claim 50 wherein the end user's pre-paid account has an account number corresponding to a valid credit card.--

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--53. A method according to claim 52 wherein the valid credit card can be used by the end user to purchase goods and services in response to a payment transaction.--

--54. A method according to claim 48 and further comprising collecting an amount of money equal to the payment amount, subject to adjustment, from the point-of-sale merchant's bank account into the intermediary account by electronic funds transfer.--

--55. A method according to claim 54 and further comprising settling the payment transaction by transferring an amount of money equal to the payment amount, subject to adjustment, from the intermediary account into the vendor's bank account by electronic funds transfer.--

REMARKS

The present application is a divisional of U.S. Patent Application 09/442,620 filed 11/17/99.

Various changes are made to the specification, *passim*, to avoid use of the trademark "PreCash" and to correct minor typographical errors. The Examiner in the parent case observed that Figures 8 and 9 are included in the "brief description of the drawings" section of the specification, but were not otherwise referred to or explained. The reference to Figure 14 on page 8, line 23 is corrected to refer to Figure 9. (There are only 9 drawing figures.)

The specification also is amended to include further reference to Figure 8 at page 10. No new matter is added.

Claims 35, 40, and 48 have been amended to further clarify the intermediary accounts of the present invention. Dependent claims 50-55 have been added to further clarify applicants invention. In light of these amendments applicant believes the application is in condition for allowance and respectfully requests the same.

Respectfully submitted,

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